



TWO-DAY TRAINING (Residential) on NPA Prevention and Recovery Strategies in Banks

October 29–30, 2026

Focus:

The resilience of a bank's balance sheet hinges on its ability to arrest asset deterioration long before it culminates in a Non-Performing Asset (NPA).

This comprehensive two-day training program on Non-Performing Asset (NPA) Management is designed to equip banking officers with end-to-end expertise in preserving asset quality, mitigating credit risk, and driving effective debt recovery. Across seven structured sessions, participants will navigate the complete stressed asset lifecycle—starting with regulatory IRAC norms, asset classification, and early warning signals to detect stress before account deterioration occurs. The curriculum covers proactive resolution strategies, including restructuring, Techno-Economic Viability (TEV) assessments, One-Time Settlements (OTS), and techniques for uncovering diversion of funds, wilful defaults, and financial frauds. Moving into enforceability, officers will gain actionable knowledge on leveraging statutory recovery tools such as the SARFAESI Act, Debt Recovery Tribunals (DRT), the Insolvency and Bankruptcy Code (IBC), and debt assignment to Asset Reconstruction Companies (ARCs). Concluding with critical operational insights into prudential write-offs, staff accountability frameworks, and real-world case analysis, this course empowers officers to make sound, legally compliant decisions that safeguard the bank's bottom line while upholding stringent governance standards.

Programme Objectives:

This programme has been designed to:

- Enable participants to understand the evolving NPA norms and regulatory framework governing credit risk
- Early warning Signal and Preventive monitoring.
- Restructuring, Rehabilitation and compromise settlement
- Forensic Audits and Forensic Credit Risk
- Legal tools for recovery (SARFAESI, DTR etc.).
- IBC and Assets Reconstruction
- Credit underwriting lapses and frauds
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Learning:

- Early Warning Signals (EWS) and Management of Stressed Assets.
- Monitoring of Borrower Accounts through Financial and Transactional Indicators.
- Creation and Registration of Charges, Mortgages and CERSAI Compliance.
- Documentation Management, Security Documentation and Guarantee Enforcement.
- Documentation Deficiencies and Their Impact on Recovery Proceedings.
- RBI's Latest NPA Guidelines, Asset Classification and Provisioning Requirements.
- Practical Issues in SARFAESI Proceedings and Enforcement Actions.
- Possession, Valuation and Sale of Secured Assets.
- Debt Recovery Tribunal (DRT) Proceedings from a Banker's Perspective.
- Recovery–Focused Compliance Framework and Best Practices in NPA Management.

For whom:

Branch Managers, Credit Officers, Recovery Officers, Compliance Officers, Risk Management Officers, Asset Recovery Managers, Snior Officers involved in credit administration, monitoring, and recovery functions.

Where?

IIBM Campus (Near Kendriya Vidyalaya, Khanapara), Jawahar Nagar, Guwahati-781022.

When?

The programme will commence on 29^h October, 2026 (Thursday) and conclude on 30^h October, 2026 (Friday).

Registration:

Participant shall be nominated by his/her organization through email: programme@iibm.ac.in. The last date for receiving nomination is October 25th, 2026. Nominating Authority shall send name, mobile number (WhatsApp) & email id of the nominee.

Seats are limited and nominations will be accepted on a first-come, first-served basis.



Fee:

The all-inclusive residential fee per participant is as below:

- Sponsor Banks / institutions of IIBM viz. RBI, NABARD, SBI, UCO Bank, Union Bank of India, Indian Bank, Central Bank of India and Punjab National Bank: Rs. 10,620/- (inclusive of GST)
- Non-Sponsored Banks / Commercial Banks: Rs. 11,328/- (inclusive of GST.)

(NB: Payment of fees for all employees of RBI shall be borne by RBI, Guwahati. A copy of nomination letter may be sent to RBI, Guwahati for facilitating payment on time.)

a. Details of our Bank Account are as follows:

- Beneficiary Name: INDIAN INSTITUTE OF BANK MANAGEMENT
- Bank A/c No: 10821418158
- A/c Type: S B A/c
- MICR Code: 781002037
- IFS Code: SBIN0010669
- Name of the Branch: IIBM Branch

b. While remitting online programme participation fee kindly advise us the following particulars through the email address mentioned above under registration.

- Title of Programme including Commencement Date
- Name of the Participant/s Name of Bank/ Contact details.
- Organisation Amt. of Fee
- EFT/ NEFT UTR No. and Date



Program Directors :

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